

P BK102 PG 291

STATE MS.-DESOTO CO.
FILED

p3
p2

DURABLE POWER OF ATTORNEY

MAR 5 2 10 PM '04

STATE OF MISSISSIPPI

COUNTY OF DESOTO

BK 162 PG 291
W.E. DAVIS CH. CLK.

I, **MARGUERITE G. COULTER OF SOUTHAVEN, MS** hereby appoint
RALPH COULTER, JR. OF SOUTHAVEN, MS, my attorney in fact for me, and in
my name, place and stead, and for my use and benefit, to exercise or perform any act,
power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the
legal right, power, or capacity to exercise or perform, in connection with, arising from, or
relating to any person, item, transaction, thing, business property, real or personal
property, tangible or intangible, rights thereof, or any matter whatsoever.

This Durable Power of Attorney shall not be affected by my disability. The Power
conferred on my attorney in fact by this instrument shall be exercisable from the date
shown hereon, notwithstanding a later disability or incapacity on my part.

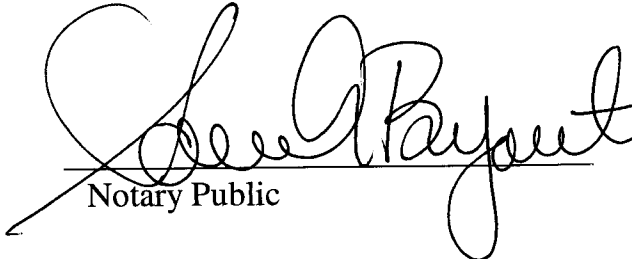
All acts done by my attorney in fact pursuant to the power conferred during any
period of my disability or incompetence shall have the same effect and inure to the
benefit of and bind me or my heirs, devisees, and personal representatives, as if I were
competent and not disabled.

This Durable Power of Attorney executed on this the 3rd day of March, 2004.


MARGUERITE G. COULTER

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 3rd day of March, 2004, within my jurisdiction, the within named MARGUERITE G. COULTER, who acknowledged that she executed the above and foregoing instrument.


Notary Public

My Commission Expires:

This instrument prepared by:
Eric L. Sappenfield,
Attorney at Law
6858 Swinnea Road
5 Rutland Place
Southaven, MS 38671
662-349-3436